



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name APPLE FINANCIAL HOLDINGS, INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 16,172,148

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

APPLE FINANCIAL HOLDINGS, INC.
122 EAST 42ND STREET, 9TH FLOOR

NEW YORK, NY 10168

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	15,846,544	14,734,517	13,378,068	12,843,355	
Net income (\$000)	22,870	111,305	100,900	75,423	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.76	2.77	10	2.29	3.01	19	2.47	3.08	21	2.12	2.92	16			
+ Non-interest income	0.10	1.21	1	0.06	1.32	0	0.10	1.31	0	0.11	1.35	0			
- Overhead expense	1.47	2.57	4	1.35	2.69	3	1.50	2.71	5	1.36	2.72	2			
- Provision for credit losses	0.26	0.51	20	-0.03	0.15	3	0.05	0.14	24	0	0.16	10			
+ Securities gains (losses)	0.06	0.02	82	0	0.01	35	0.03	0	94	0	0.01	32			
+ Other tax equivalent adjustments	0	0	48	0	0	88	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.20	1.04	10	1.03	1.56	12	1.04	1.57	12	0.87	1.43	12			
Net operating income	0.14	0.81	9	0.76	1.19	13	0.75	1.24	10	0.59	0.89	25			
Net income	0.14	0.82	9	0.76	1.19	14	0.75	1.24	10	0.59	0.90	25			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.74	3.55	10	3.75	4.41	12	3.52	4.24	13	2.87	3.80	11			
Interest expense	0.88	0.52	86	1.36	1.08	74	0.97	0.86	66	0.67	0.60	66			
Net interest income (tax equivalent)	1.86	3.01	10	2.39	3.33	17	2.56	3.38	20	2.20	3.19	13			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.27	3	0	0.21	3	-0.01	0.22	6	0.04	0.24	17			
Earnings coverage of net loan and lease losses (X)	1,493.38	22.91	98	-402.93	24.40	2	-112.58	21.75	3	30.89	19.67	79			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.70	1.58	9	0.33	0.83	8	0.35	0.90	8	0.29	0.98	6			
Allowance for loan and lease losses / Total loans and leases	0.70	1.55	9	0.33	0.81	8	0.35	0.89	9	0.29	0.96	6			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.71	12	0.01	0.57	1	0.01	0.61	1	0.03	0.72	3			
30-89 days past due loans and leases / Total loans and leases	0.60	0.39	77	0.19	0.43	22	0.02	0.44	2	0.01	0.47	2			
Liquidity and Funding															
Net noncore funding dependence	-0.90	3.20	42	0.57	14.45	14	-4.94	16.62	5	-6.56	17.03	3			
Net short-term noncore funding dependence	-2.13	-4.76	57	-1.68	3.38	26	-6.06	4.66	15	-9	4.83	12			
Net loans and leases / Total assets	65.26	61.58	56	63.61	63.77	37	73.02	63.98	74	76.75	62.73	85			
Capitalization															
Tier 1 leverage ratio	6.92	9.13	3	7.29	9.76	5	7.28	9.71	4	7.03	9.53	2			
Holding company equity capital / Total assets	8.65	11.16	15	8.35	12.43	7	8.36	12.22	4	8.81	11.94	8			
Total equity capital (including minority interest) / Total assets	8.65	11.29	13	8.35	12.57	5	8.36	12.27	4	8.81	12.01	8			
Common equity tier 1 capital / Total risk-weighted assets	11.24	12.38	34	11.99	12.17	50	11.37	12.12	44	11.67	12.19	47			
Net loans and leases / Equity capital (X)	7.54	5.58	82	7.62	5.21	87	8.73	5.29	97	8.71	5.27	96			
Cash dividends / Net income	32.60	42.30	36	6.70	33.12	13	7.39	27.31	17	9.89	31.29	19			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	2.30	16.68	12	10.49	9.26	67	11.70	7	80	-0.76	8.28	12			
Equity capital	5.94	6.99	49	10.34	10.49	65	6.04	7.89	56	6.09	10.18	53			
Net loans and leases	4.96	9.07	35	-3.75	9.10	2	6.27	7.89	49	-5.20	9.38	4			
Noncore funding	-15.52	-12.18	48	31.14	6.59	83	79.16	10.67	95	-63.12	5.59	0			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Equity investment in subsidiaries / Equity capital	99.92	102.81	32	99.93	103.22	34	99.93	103.10	36	99.94	102.10	41			
Cash from ops + noncash items + op expense / Op expense + dividends	102.13	147.24	24	102.12	190.27	17	102.13	174.91	17	101.92	148.20	29			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	311,948	405,547	362,021	306,126		-23.08	41.78
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	311,948	405,547	362,021	306,126		-23.08	41.78
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	311,948	405,547	362,021	306,126		-23.08	41.78
Investment interest income (tax equivalent).....	90,752	94,234	61,737	25,385		-3.70	391.61
Interest on balances due from depository institutions.....	2,754	19,557	21,110	12,887		-85.92	-2.75
Interest income on other earning assets.....	5,642	9,779	10,757	10,686		-42.30	-21.26
Total interest income (tax equivalent).....	411,096	529,117	455,625	355,084		-22.31	65.44
Interest on time deposits of \$250K or more.....	21,976	31,643	23,715	9,409		-30.55	
Interest on time deposits < \$250K.....	70,241	75,433	44,733	34,426		-6.88	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	36,851	79,244	56,294	39,025		-53.50	54.60
Interest on other borrowings and trading liabilities.....	2,632	5,239	218	53		-49.76	414.06
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	131,700	191,559	124,960	82,913		-31.25	126.72
Net interest income (tax equivalent).....	279,396	337,558	330,665	272,171		-17.23	46.74
Non-interest income.....	15,202	8,636	13,137	14,054		76.03	9.96
Adjusted operating income (tax equivalent).....	294,598	346,194	343,802	286,225		-14.90	44.25
Overhead expense.....	233,041	198,429	201,204	174,932		17.44	88.48
Provision for credit losses.....	40,738	-3,853	7,173	0			372.11
Securities gains (losses).....	10,015	0	4,211	0			1170.94
Other tax equivalent adjustments.....	0	464	0	0		-100.00	
Pretax net operating income (tax equivalent).....	30,944	152,194	139,524	111,293		-79.67	-57.46
Applicable income taxes.....	8,074	40,425	38,624	35,870		-80.03	-74.19
Tax equivalent adjustments.....	0	464	0	0		-100.00	-100.00
Applicable income taxes (tax equivalent).....	8,074	40,889	38,624	35,870		-80.25	-75.14
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	22,870	111,305	100,900	75,423		-79.45	-43.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	22,870	111,305	100,900	75,423		-79.45	-43.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	22,870	111,305	100,900	75,423		-79.45	-43.19
Investment securities income (tax equivalent).....	90,752	94,234	61,737	25,385		-3.70	391.61
US Treasury and agency securities (excluding mortgage-backed securities).....	39,413	49,770	34,280	9,803		-20.81	1036.80
Mortgage-backed securities.....	42,209	31,812	19,388	12,848		32.68	384.66
All other securities.....	9,130	12,652	8,069	2,734		-27.84	45.29
Cash dividends declared.....	7,455	7,455	7,456	7,456		0.00	0.00
Common.....	0	0	0	0			
Preferred.....	7,455	7,455	7,456	7,456		0.00	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.59	3.27	12	3.59	4	22	3.41	3.87	19	2.76	3.47	12			
Less: Interest expense	0.83	0.48	87	1.30	0.98	76	0.93	0.79	68	0.65	0.55	67			
Equals: Net interest income (tax equivalent)	1.76	2.77	10	2.29	3.01	19	2.47	3.08	21	2.12	2.92	16			
Plus: Non-interest income	0.10	1.21	1	0.06	1.32	0	0.10	1.31	0	0.11	1.35	0			
Equals: adjusted operating income (tax equivalent)	1.86	4.04	1	2.35	4.41	3	2.57	4.46	3	2.23	4.33	3			
Less: Overhead expense	1.47	2.57	4	1.35	2.69	3	1.50	2.71	5	1.36	2.72	2			
Less: Provision for credit losses	0.26	0.51	20	-0.03	0.15	3	0.05	0.14	24	0	0.16	10			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.06	0.02	82	0	0.01	35	0.03	0	94	0	0.01	34			
Plus: other tax equivalent adjustments	0	0	48	0	0	88	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.20	1.04	10	1.03	1.56	12	1.04	1.57	12	0.87	1.43	12			
Less: Applicable income taxes (tax equivalent)	0.05	0.23	10	0.28	0.36	26	0.29	0.33	35	0.28	0.55	18			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.14	0.81	9	0.76	1.19	13	0.75	1.24	10	0.59	0.89	25			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.14	0.82	9	0.76	1.19	14	0.75	1.24	10	0.59	0.90	25			
Memo: Net income (last four quarters)	0.14	0.82	9	0.76	1.19	13	0.75	1.24	11	0.59	0.91	25			
Net income—BHC and noncontrolling (minority) interest	0.14	0.83	9	0.76	1.20	14	0.75	1.25	10	0.59	0.91	22			
Margin Analysis															
Average earning assets / Average assets	94.61	92.32	77	95.74	91.05	92	96.64	91.48	92	96.48	91.61	92			
Average interest-bearing funds / Average assets	87.74	64.06	97	89.51	65.57	99	89	65.56	98	88.26	65.75	98			
Interest income (tax equivalent) / Average earning assets	2.74	3.55	10	3.75	4.41	12	3.52	4.24	13	2.87	3.80	11			
Interest expense / Average earning assets	0.88	0.52	86	1.36	1.08	74	0.97	0.86	66	0.67	0.60	66			
Net interest income (tax equivalent) / Average earning assets	1.86	3.01	10	2.39	3.33	17	2.56	3.38	20	2.20	3.19	13			
Yield or Cost															
Total loans and leases (tax equivalent)	3.03	4.27	5	4.03	5.09	6	3.71	4.95	5	3.05	4.52	4			
Interest-bearing bank balances	0.34	0.27	73	2.66	2.04	83	2.42	1.64	91	1.40	1.05	86			
Federal funds sold and reverse repos		0.68		3.04	2.44	78	2.59	2.17	76		1.41				
Trading assets	2.26	0.60	86	3.89	0.99	92	3.42	1.11	84	2.64	1.11	80			
Total earning assets	2.74	3.51	10	3.75	4.36	13	3.52	4.20	13	2.87	3.73	11			
Investment securities (tax equivalent)	2.45	2.25	69	3.23	2.76	83	3.53	2.68	94	3.04	2.47	84			
US Treasury and agency securities (excluding mortgage-backed securities)	2.38	1.75	82	3.02	2.32	84	3.35	2.05	94	2.92	1.62	96			
Mortgage-backed securities	2.57	2.05	91	2.76	2.61	70	2.93	2.50	91	2.92	2.23	93			
All other securities	2.66	3.24	26	3.78	4.06	50	3.28	4.20	30	1.99	3.66	13			
Interest-bearing deposits	0.95	0.53	89	1.46	1.10	76	1.05	0.81	75	0.73	0.49	75			
Time deposits of \$250K or more	1.50	1.42	56	2.59	1.96	92	2.31	1.44	94						
Time deposits < \$250K	1.70	1.36	76	2	1.82	59	1.38	1.29	55						
Other domestic deposits	0.47	0.36	76	1.03	0.93	60	0.75	0.67	65						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	1.22	0.62	84	0	1.86	2	0	1.51	1	0	0.94	2			
Other borrowed funds and trading liabilities	0.78	1.50	17	2.45	2.38	56	2.33	2.28	55	0.73	1.77	5			
All interest-bearing funds	0.95	0.74	75	1.45	1.49	53	1.05	1.19	39	0.73	0.82	54			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	15,202	8,636	13,137	14,054	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	4,470	5,731	6,648	7,085	
Trading revenue	753	-3,445	-2,000	-2,449	
Investment banking fees and commissions	1,856	1,786	1,864	1,448	
Insurance activities revenue	330	547	447	574	
Venture capital revenue	0	0	0	0	
Net servicing fees	18	194	269	65	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	1,096	313	-52	1,104	
Other non-interest income	6,679	3,510	5,961	6,227	
Total overhead expenses	233,041	198,429	201,204	174,932	
Personnel expense	137,076	114,857	89,072	72,551	
Net occupancy expense	45,866	38,193	35,788	32,397	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	63	212	212	212	
Other operating expenses	50,036	45,167	76,132	69,772	
Fee income on mutual funds and annuities	1,856	1,786	1,864	1,448	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,268	1,148	1,001	865	
Average personnel expense per employee	108.10	100.05	88.98	83.87	
Average assets per employee	12,497.27	12,834.95	13,364.70	14,847.81	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	12.21	2.02	97	20.68	2.72	97	14.19	3.08	97	10.30	2.85	95			
Overhead expenses / Net Interest Income + non-interest income	79.10	62.28	88	57.32	61.29	38	58.52	60.88	36	61.12	63.61	36			
Percent of Average Assets															
Total overhead expense	1.47	2.57	4	1.35	2.69	3	1.50	2.71	5	1.36	2.72	2			
Personnel expense	0.87	1.30	13	0.78	1.41	7	0.67	1.44	1	0.56	1.42	0			
Net occupancy expense	0.29	0.26	67	0.26	0.28	40	0.27	0.28	46	0.25	0.29	36			
Other operating expenses	0.32	0.94	1	0.31	0.97	1	0.57	0.97	8	0.54	1	6			
Overhead less non-interest income	1.37	1.25	60	1.29	1.32	46	1.41	1.38	49	1.25	1.34	38			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	79.10	61.82	88	57.32	60.64	41	58.52	60.37	42	61.12	62.73	40			
Personnel expense	46.53	32.36	96	33.18	32.39	52	25.91	32.51	19	25.35	32.93	19			
Net occupancy expense	15.57	6.58	98	11.03	6.52	97	10.41	6.48	95	11.32	6.70	93			
Other operating expenses	17.01	22.28	26	13.11	21.20	4	22.21	20.90	65	24.45	22.41	67			
Total non-interest income	5.16	28.83	3	2.49	29.23	0	3.82	28.50	1	4.91	31.08	2			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	1.52	3.27	21	1.66	3.88	23	1.93	4.15	26	2.48	4.28	33			
Trading revenue	0.26	1.28	52	-1	1.18	0	-0.58	0.85	4	-0.86	0.90	5			
Investment banking fees and commissions	0.63	2.46	31	0.52	3.54	24	0.54	3.42	26	0.51	3.62	23			
Insurance activities revenue	0.11	0.41	57	0.16	0.47	61	0.13	0.47	57	0.20	0.55	59			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.01	0.01	53	0.06	0.28	44	0.08	0.65	32	0.02	0.60	25			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.37	3.92	23	0.09	1.86	19	-0.02	1.61	8	0.39	1.67	33			
Other non-interest income	2.27	9.65	2	1.01	10.04	1	1.73	9.86	2	2.18	10.77	1			
Overhead less non-interest income	73.94	31.93	95	54.82	31.06	96	54.70	31.46	97	56.21	31.19	98			
Applicable income taxes / Pretax net operating income (tax equivalent)	26.09	18.63	94	26.56	20.56	90	27.68	19.04	95	32.23	32.99	46			
Applicable income tax + TE / Pretax net operating income + TE	26.09	21.18	87	26.87	23.23	83	27.68	21.56	94	32.23	37.95	27			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	5,295,551	4,597,731	4,253,442	4,017,047		15.18	32.67
Commercial and industrial loans	4,742,394	4,867,849	5,773,597	5,429,552		-2.58	-13.94
Loans to individuals	13,210	12,904	12,639	13,249		2.37	-28.18
Loans to depository institutions and acceptances of other banks	159,037	272,486	351,889	377,974		-41.63	-72.07
Agricultural loans	0	0	0	0			
Other loans and leases	417,752	337,436	91,811	20,775		23.80	1300.49
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	10,627,944	10,088,406	10,483,378	9,858,597		5.35	5.02
Less: Allowance for loan and lease losses	73,936	33,246	36,732	28,256		122.39	149.63
Net loans and leases	10,554,008	10,055,160	10,446,646	9,830,341		4.96	4.60
Debt securities that reprice or mature in over 1 year	2,446,829	2,584,390	807,950	567,499		-5.32	416.38
Mutual funds and equity securities	5,283	5,080	3,873	4,493		4.00	-47.07
Subtotal	13,006,120	12,644,630	11,258,469	10,402,333		2.86	23.00
Interest-bearing bank balances	963,456	923,070	790,560	1,009,543		4.38	3.47
Federal funds sold and reverse repos	0	0	50,000	0			
Debt securities that reprice or mature within 1 year	1,052,429	1,252,359	1,428,877	629,570		-15.96	447.80
Trading assets	178,073	175,213	255,023	291,599		1.63	-64.58
Total earning assets	15,200,078	14,995,272	13,782,929	12,333,045		1.37	24.59
Non-interest-bearing cash and due from depository institutions	122,226	54,392	77,039	68,841		124.71	34.58
Premises, fixed assets, and leases	199,100	177,390	36,955	33,955		12.24	497.88
Other real estate owned	58	58	0	0		0.00	-90.20
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	650,686	581,074	410,331	373,118		11.98	38.35
Total assets	16,172,148	15,808,186	14,307,254	12,808,959		2.30	26.39
Quarterly average assets	16,299,545	15,234,909	13,796,617	12,867,692		6.99	31.13
Average loans and leases (YTD)	10,310,127	10,059,457	9,747,623	10,029,580		2.49	9.67
Memoranda							
Loans held-for-sale	0	0	0	0			
Loans not held-for-sale	10,627,944	10,088,406	10,483,378	9,858,597		5.35	5.02
Real estate loans secured by 1-4 family	96,755	117,713	144,635	170,074		-17.80	-63.12
Commercial real estate loans	5,198,796	4,480,018	4,108,807	3,846,973		16.04	39.40
Construction and land development	0	0	0	0			
Multifamily	3,085,640	2,363,831	1,850,796	1,526,564		30.54	135.37
Nonfarm nonresidential	2,113,156	2,116,187	2,258,011	2,320,409		-0.14	-12.62
Real estate loans secured by farmland	0	0	0	0			
Total investment securities	3,504,541	3,841,829	2,240,700	1,201,562		-8.78	418.46
U.S. Treasury securities	139,965	185,302	176,720	127,957		-24.47	15.06
US agency securities (excluding mortgage-backed securities)	1,439,130	1,667,944	1,089,977	430,961		-13.72	950.13
Municipal securities	0	0	0	0			
Mortgage-backed securities	1,637,223	1,587,755	709,117	501,258		3.12	451.66
Asset-backed securities	0	0	0	0			-100.00
Other debt securities	282,940	395,748	261,013	136,893		-28.51	156.84
Mutual funds and equity securities	5,283	5,080	3,873	4,493		4.00	-47.07
Available-for-sale securities	3,084,927	3,347,380	1,823,116	919,234		-7.84	469.07
U.S. Treasury securities	139,965	185,302	176,720	127,957		-24.47	15.06
US agency securities (excluding mortgage-backed securities)	1,439,130	1,667,944	1,089,977	430,961		-13.72	950.13
Municipal securities	0	0	0	0			
Mortgage-backed securities	1,222,892	1,098,386	295,406	218,930		11.34	650.56
Asset-backed securities	0	0	0	0			-100.00
Other debt securities	282,940	395,748	261,013	136,893		-28.51	156.84
Mutual funds and equity securities	0	0	0	4,493			-100.00
Held-to-maturity securities appreciation (depreciation)	23,629	9,594	-11,476	-4,127		146.29	
Available-for-sale securities appreciation (depreciation)	83,322	1,024	-26,956	11,256		8036.91	386.27
Structured notes, fair value	0	0	0	0			
Pledged securities	1,972,785	2,402,072	1,094,460	339,813		-17.87	409.36

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,150,880	287,441	290,287	304,695		300.39	265.61
NOW, ATS and transaction accounts	633,815	50,470	51,777	59,375		1155.83	901.16
Time deposits less brokered deposits) < \$250K	3,969,111	4,043,652	3,588,404	2,774,824		-1.84	
MMDA and other savings accounts	6,867,171	7,634,994	7,383,267	7,501,682		-10.06	6.19
Other non-interest-bearing deposits	0	0	0				
Core deposits	12,620,977	12,016,557	11,313,735	10,640,576		5.03	49.46
Time deposits of \$250K or more	1,554,310	1,446,767	1,113,749	857,023		7.43	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	800,000	565,000	0		-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	734	755	775	793		-2.78	-11.25
Brokered deposits < \$250K	343,619	0	34,264	98,742			
Noncore funding	1,898,663	2,247,522	1,713,788	956,558		-15.52	-40.41
Trading liabilities	10,942	2,023	211	9,300		440.88	-46.95
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	242,666	221,681	82,893	74,020		9.47	77.21
Total liabilities	14,773,248	14,487,783	13,110,627	11,680,454		1.97	25.32
Equity Capital							
Perpetual preferred stock (including surplus)	142,000	142,000	142,000	142,000		0.00	0.00
Common stock	0	0	0	0			
Common surplus	9,270	9,270	9,270	9,270		0.00	0.00
Retained earnings	1,200,945	1,185,530	1,081,680	988,085		1.30	39.14
Accumulated other comprehensive income	46,685	-16,397	-36,323	-10,850			
Other equity capital components	0	0	0	0			
Total holding company equity capital	1,398,900	1,320,403	1,196,627	1,128,505		5.94	38.93
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,398,900	1,320,403	1,196,627	1,128,505		5.94	38.93
Total liabilities and capital	16,172,148	15,808,186	14,307,254	12,808,959		2.30	26.39
Memoranda							
Non-interest-bearing deposits	1,150,880	287,441	290,287	304,695		300.39	265.61
Interest-bearing deposits	13,368,026	13,175,883	12,171,461	11,291,646		1.46	21.92
Total deposits	14,518,906	13,463,324	12,461,748	11,596,341		7.84	28.72
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,320,403	1,196,627	1,128,505	1,063,752			
Accounting restatements	0	0	0	0			
Net income	22,870	111,305	100,900	75,423			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	7,455	7,455	7,456	7,456			
Change in other comprehensive income	63,082	19,926	-25,322	-3,214			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,398,900	1,320,403	1,196,627	1,128,505			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	32.74	36.22	37	29.08	37.78	35	29.73	37.19	36	31.36	35.54	41			
Commercial and industrial loans	29.32	13.52	96	30.79	12.02	96	40.35	12.85	98	42.39	12.62	98			
Loans to individuals	0.08	3.40	10	0.08	4.20	10	0.09	4.31	8	0.10	4.47	11			
Loans to depository institutions and acceptances of other banks	0.98	0.03	97	1.72	0.04	96	2.46	0.05	98	2.95	0.06	98			
Agricultural loans	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases	2.58	4.63	39	2.13	5.01	29	0.64	5	10	0.16	5.10	4			
Net loans and leases	65.26	61.58	56	63.61	63.77	37	73.02	63.98	74	76.75	62.73	85			
Debt securities over 1 year	15.13	15.55	49	16.35	14.60	59	5.65	14.63	10	4.43	14.83	11			
Mutual funds and equity securities	0.03	0.05	54	0.03	0.06	55	0.03	0.06	53	0.04	0.06	51			
Subtotal	80.42	78.16	48	79.99	79.65	29	78.69	79.97	26	81.21	79.31	33			
Interest-bearing bank balances	5.96	7.51	40	5.84	3.06	79	5.53	3.04	79	7.88	3.46	87			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0.35	1.66	73	0	1.81	21			
Debt securities 1 year or less	6.51	1.68	93	7.92	1.91	91	9.99	1.96	94	4.92	1.86	86			
Trading assets	1.10	1.01	78	1.11	1.19	78	1.78	1.33	81	2.28	1.34	80			
Total earning assets	93.99	91.05	83	94.86	89.53	95	96.34	89.74	97	96.28	89.84	97			
Non-interest cash and due from depository institutions	0.76	1.07	29	0.34	1.14	7	0.54	1.21	11	0.54	1.22	7			
Other real estate owned	0	0.02	12	0	0.03	11	0	0.04	2	0	0.05	3			
All other assets	5.25	7.82	19	4.80	9.27	7	3.13	8.98	1	3.18	8.86	2			
Memoranda															
Short-term investments	12.47	11.17	68	13.76	7.63	80	15.86	7.80	81	12.80	8.69	77			
U.S. Treasury securities	0.87	0.84	75	1.17	1.03	68	1.24	1.04	64	1	1.02	64			
US agency securities (excluding mortgage-backed securities)	8.90	0.63	98	10.55	0.54	99	7.62	0.69	98	3.36	0.75	89			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	5			
Mortgage-backed securities	10.12	11.75	44	10.04	11.44	42	4.96	11.13	15	3.91	11.06	13			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	1.75	0.42	89	2.50	0.39	92	1.82	0.41	90	1.07	0.38	84			
Loans held-for-sale	0	0.52	7	0	0.39	7	0	0.30	8	0	0.33	6			
Loans held for investment	65.72	61.72	58	63.82	63.50	38	73.27	63.93	75	76.97	62.63	85			
Real estate loans secured by 1-4 family	0.60	11.91	6	0.74	13.29	7	1.01	13.46	7	1.33	13.44	8			
Revolving	0.06	1.66	15	0.08	2.07	15	0.11	2.27	14	0.16	2.40	16			
Closed-end, secured by first liens	0.54	9.81	6	0.67	10.69	8	0.90	10.57	8	1.17	10.35	9			
Closed-end, secured by junior liens	0	0.22	6	0	0.28	7	0	0.31	8	0	0.34	11			
Commercial real estate loans	32.15	22.22	75	28.34	22.23	56	28.72	21.58	63	30.03	19.88	67			
Construction and land development	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4			
Multifamily	19.08	3.12	96	14.95	3.01	95	12.94	2.72	94	11.92	2.54	93			
Nonfarm nonresidential	13.07	14.72	43	13.39	14.69	46	15.78	14.44	55	18.12	13.30	65			
Real estate loans secured by farmland	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	49.83	57.15	33	45.57	57.46	31	40.57	56.49	25	40.75	54.84	28			
Real estate loans secured by 1-4 family	0.91	19.43	5	1.17	20.75	7	1.38	21.10	7	1.73	21.45	7			
Revolving	0.09	2.64	13	0.12	3.15	15	0.15	3.50	14	0.21	3.77	14			
Closed-end	0.82	16.59	5	1.05	17.39	7	1.23	17.39	7	1.52	17.41	8			
Commercial real estate loans	48.92	34.63	79	44.41	33.52	65	39.19	32.14	57	39.02	29.99	60			
Construction and land development	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4			
1-4 family	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
Other	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4			
Multifamily	29.03	4.96	96	23.43	4.69	96	17.65	4.10	95	15.48	3.84	93			
Nonfarm nonresidential	19.88	22.93	38	20.98	22.15	45	21.54	21.40	48	23.54	20.03	56			
Owner-occupied	0	7.68	5	0	7.72	7	0	8.03	7	0	7.58	11			
Other	19.88	14.95	65	20.97	14.34	73	21.54	13.38	81	23.53	12.45	88			
Real estate loans secured by farmland	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Loans to depository institutions and acceptances of other banks	1.50	0.06	95	2.70	0.11	95	3.36	0.12	95	3.83	0.17	95			
Commercial and industrial loans	44.62	22.17	96	48.25	19.53	98	55.07	20.32	99	55.07	20.53	98			
Loans to individuals	0.12	6.13	8	0.13	7.13	7	0.12	7.36	6	0.13	7.61	9			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases	3.93	9.09	37	3.34	9.85	31	0.88	9.66	10	0.21	10.32	4			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	446.66	381.27	55	408.51	391.26	45	415.99	379.80	51	438.75	366.85	59			
Real estate loans secured by 1-4 family	8.16	125.03	6	10.46	138.18	8	14.15	137.84	7	18.58	138.55	9			
Revolving	0.82	17.42	14	1.06	21.26	16	1.58	23.33	15	2.22	25.05	16			
Closed-end	7.34	106.14	7	9.40	115.20	8	12.57	112.79	7	16.35	111.69	10			
Commercial real estate loans	438.49	234.65	91	398.05	229.44	87	401.85	219.72	88	420.17	204.45	93			
Construction and land development	0	35.62	2	0	34.95	2	0	35.36	2	0	32.91	3			
1-4 family	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other	0	28.16	2	0	27.32	2	0	27.26	2	0	26.01	3			
Multifamily	260.26	32.74	98	210.03	31.04	96	181.01	27.85	96	166.73	25.95	94			
Nonfarm nonresidential	178.23	155.06	56	188.02	152.10	59	220.84	147.22	69	253.44	137.03	83			
Owner-occupied	0.03	52.37	5	0.03	53.07	8	0.04	54.89	8	0.05	51.62	10			
Other	178.21	100.54	87	187.99	97.41	90	220.80	91.80	97	253.39	84.09	98			
Real estate loans secured by farmland	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks	13.41	0.28	97	24.21	0.44	97	34.42	0.54	98	41.28	0.68	99			
Commercial and industrial loans	400	139.91	97	432.51	122.02	99	564.67	128.82	99	593.03	126.55	99			
Loans to individuals	1.11	37.47	10	1.15	43.51	11	1.24	42.67	13	1.45	44.83	12			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases	35.24	49.54	50	29.98	52.44	38	8.98	51.79	12	2.27	52.78	5			
Supplemental															
Non-owner occupied CRE loans / Gross loans	48.91	27.32	93	44.40	26.45	86	39.19	24.79	84	39.02	23.09	84			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	438.47	183.76	96	398.02	178.57	95	401.81	167.93	96	420.13	156.17	97			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	438.49	240.85	91	398.05	236.10	87	401.85	225.98	87	420.17	210.40	93			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	12.47	11.17	68	13.76	7.63	80	15.86	7.80	81	12.80	8.69	77			
Liquid assets	23.81	26.22	48	26.23	22.44	71	22.01	22.72	64	18.97	24.04	46			
Investment securities	21.67	17.85	68	24.30	16.99	80	15.66	17.27	45	9.38	17.35	15			
Net loans and leases	65.26	61.58	56	63.61	63.77	37	73.02	63.98	74	76.75	62.73	85			
Net loans, leases and standby letters of credit	65.38	62.48	51	63.78	64.84	36	73.16	65.07	71	76.88	63.89	84			
Core deposits	78.04	70.67	65	76.01	63.09	80	79.08	62.13	92	83.07	61.26	95			
Noncore funding	11.74	14.13	55	14.22	19.36	42	11.98	21.34	26	7.47	22.32	11			
Time deposits of \$250K or more	9.61	2.11	96	9.15	2.94	95	7.78	2.89	94	6.69	2.57	90			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	-0.35	0.54	13	0	0.73	23			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	5.06	3.01	73	3.95	3.67	58	0	3.96	3			
Earning assets that reprice within 1 year	45.41	39.38	64	48.82	39.29	80	61.19	40.29	92	62.91	41.61	91			
Interest-bearing liabilities that reprice within 1 year	31.12	8.20	94	31.68	10.19	93	30.72	10.01	93	18.08	8.46	91			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	14.29	29.11	17	17.14	26.63	23	30.48	27.38	52	44.83	29.77	86			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.90	3.20	42	0.57	14.45	14	-4.94	16.62	5	-6.56	17.03	3			
Net short-term noncore funding dependence	-2.13	-4.76	57	-1.68	3.38	26	-6.06	4.66	15	-9	4.83	12			
Short-term investment / Short-term noncore funding	115.97	184.19	39	110.85	77.77	71	142.94	66.46	84	233.22	74.86	90			
Liquid assets - short-term noncore funding / Nonliquid assets	17.15	28.18	38	18.73	16.97	61	13.99	16.04	57	16.64	18.16	54			
Net loans and leases / Total deposits	72.69	79.43	29	74.69	90.31	16	83.83	90.08	31	84.77	90.14	37			
Net loans and leases / Core deposits	83.62	88.34	44	83.68	103.93	18	92.34	105	33	92.39	105.65	34			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.13	1.57	68	0.88	0.72	67	-1.16	-0.82	27	-0.47	-0.31	31			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.50	4.31	85	0.09	1.36	17	-2.73	-1.98	31	1.27	-0.77	86			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	11.82	11.38	61	12.74	12.67	58	18.46	16.19	58	23.50	15.76	64			
Available-for-sale securities	88.03	87.23	39	87.13	85.40	43	81.36	81.88	41	76.50	84.24	35			
U.S. Treasury securities	3.99	4.72	71	4.82	6.15	62	7.89	6.99	64	10.65	6.96	69			
US agency securities (excluding mortgage-backed securities)	41.06	4.01	99	43.42	3.49	99	48.64	4.02	99	35.87	4.42	98			
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	5			
Mortgage-backed securities	46.72	66.64	18	41.33	67.43	15	31.65	65.45	11	41.72	65.34	14			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	8.07	3.01	84	10.30	2.94	85	11.65	2.79	89	11.39	2.57	88			
Mutual funds and equity securities	0.15	0.35	50	0.13	0.40	48	0.17	0.42	52	0.37	0.51	56			
Debt securities 1 year or less	30.03	10.55	89	32.60	11.86	88	63.77	11.91	94	52.40	11.79	95			
Debt securities 1 to 5 years	5.91	17.03	31	2.49	17.94	18	3.32	19.18	21	1.22	18.80	11			
Debt securities over 5 years	63.90	69.86	36	64.78	66.02	40	32.74	64.73	18	46.01	64.73	28			
Pledged securities	56.29	35.67	74	62.52	30.57	88	48.84	33.30	68	28.28	34.58	42			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-7.33	183.32	10	-4.14	26.69	33	38.46	6.77	85	59.02	19.19	81			
Investment securities	-8.78	23.62	10	71.46	11.75	93	86.48	9.42	96	75.09	8.45	95			
Core deposits	5.03	26.88	4	6.21	11.23	41	6.33	7.29	56	16.56	12.19	66			
Noncore funding	-15.52	-12.18	48	31.14	6.59	83	79.16	10.67	95	-63.12	5.59	0			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,143,654	1,070,581	923,010	813,182	
Commit: Secured commercial real estate loans	137,215	281,602	95,879	109,769	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	18,736	27,116	20,224	17,409	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	560,134	753,163	1,326,297	1,859,747	
Futures and forward foreign exchange	99,340	18,000	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	255,174	304,090	327,379	279,539	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	7.07	22.01	4	6.77	23.52	4	6.45	24.05	5	6.35	24.03	6			
Standby letters of credit	0.12	0.71	8	0.17	0.84	17	0.14	0.92	13	0.14	0.96	13			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	5.66	48.62	16	6.80	68.47	21	11.56	65.81	36	16.70	75.35	48			
Interest rate contracts	3.46	34.36	13	4.76	47.31	19	9.27	43.84	35	14.52	53.66	49			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	3.46	20.83	19	4.76	28.86	21	9.27	26.74	38	14.52	25.60	57			
Foreign exchange contracts	2.19	6.01	77	2.04	10.12	77	2.29	10.92	78	2.18	9.40	77			
Futures and forward foreign exchange contracts	0.61	3.47	74	0.11	5.23	58	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	1.58	0.77	87	1.92	2.03	88	2.29	2.17	89	2.18	2.34	88			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	11.09	42.82	4	10.64	45.53	6	9.47	44.93	5	8.11	46.60	4			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	914,648	1,075,253	1,653,676	2,139,286	
Interest rate contracts	560,134	753,163	1,326,297	1,859,747	
Foreign exchange contracts	354,514	322,090	327,379	279,539	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	99,340	18,000	0	0	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	815,308	1,057,253	1,653,676	2,139,286	
Held for trading					
Interest rate contracts	139,350	125,738	206,473	226,191	
Interest rate contracts	127,155	113,543	194,278	213,996	
Foreign exchange contracts	12,195	12,195	12,195	12,195	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	775,298	949,515	1,447,203	1,913,095	
Interest rate contracts	432,979	639,620	1,132,019	1,645,751	
Foreign exchange contracts	342,319	309,895	315,184	267,344	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	447,558	713,476	1,330,263	1,483,890	
One year or less	66,024	190,713	54,661	47,033	
Over 1 year to 5 years	228,597	213,586	425,394	566,109	
Over 5 years	152,937	309,177	850,208	870,748	
Gross negative fair value (absolute value)					
Gross positive fair value	33,908	18,029	21,252	31,474	
Held for trading	13,022	30,832	40,716	34,778	
Held for trading	127	269	3,275	2,431	
Non-traded	12,895	30,563	37,441	32,347	
Current credit exposure on risk-based capital derivative contracts	5,105	17,487	28,226	19,063	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	61.24	94.10	7	70.05	93.44	10	80.20	92.91	17	86.93	92.20	24			
Foreign exchange contracts	38.76	3.49	94	29.95	3.20	94	19.80	3.39	89	13.07	3.53	85			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Written options	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	89.14	68.76	65	98.33	69.75	85	100	70.34	95	100	68.94	96			
Held for trading															
Interest rate contracts	15.24	43.53	39	11.69	44.16	39	12.49	46.31	39	10.57	46.32	37			
Foreign exchange contracts	13.90	36.62	42	10.56	37.24	41	11.75	38.40	41	10	37.84	39			
Equity, commodity, and other contracts	1.33	1.60	74	1.13	1.60	72	0.74	1.85	67	0.57	2.10	64			
Non-traded															
Interest rate contracts	84.76	56.47	60	88.31	55.84	60	87.51	53.69	60	89.43	53.68	62			
Foreign exchange contracts	47.34	53.82	53	59.49	52.22	57	68.45	50.60	60	76.93	51.23	64			
Equity, commodity, and other contracts	37.43	0.46	97	28.82	0.34	97	19.06	0.57	95	12.50	0.60	96			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	48.93	91.48	7	66.35	93.86	12	80.44	94.47	14	69.36	95.63	12			
Over 1 year to 5 years	7.22	32.05	28	17.74	32.17	45	3.31	32.51	17	2.20	31.96	9			
Over 5 years	24.99	27.06	50	19.86	30.45	40	25.72	31.16	40	26.46	31.85	42			
Gross negative fair value (absolute value)	16.72	29.56	38	28.75	28.09	56	51.41	28.71	75	40.70	29.43	65			
Gross positive fair value	3.71	1.55	87	1.68	0.83	83	1.29	0.72	92	1.47	0.69	92			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.42	2.23	28	2.87	1.19	93	2.46	0.85	95	1.63	0.71	95			
Gross positive fair value (X)	0.03	0.07	50	0.02	0.06	51	0.02	0.06	59	0.04	0.06	74			
Held for trading (X)	0.01	0.09	20	0.03	0.07	48	0.04	0.06	76	0.04	0.06	75			
Non-traded (X)	0	0.07	40	0	0.06	39	0	0.05	43	0	0.05	42			
Current credit exposure (X)	0.01	0.02	58	0.03	0.01	86	0.04	0.01	96	0.04	0.01	96			
Credit losses on derivative contracts	0	0.06	25	0.02	0.05	41	0.03	0.04	74	0.02	0.04	67			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.06	0.85	24	0.22	0.73	42	0.38	0.53	76	0.30	0.53	69			

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	33,246	36,732	28,256	31,859	
Gross losses	51	23	29	3,712	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	3	390	1,332	109	
Net losses	48	-367	-1,303	3,603	
Provision for loan and lease losses	40,738	-3,853	7,173	0	
Adjustments	0	0	0	0	
Ending balance	73,936	33,246	36,732	28,256	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.26	0.51	20	-0.03	0.15	3	0.05	0.14	24	0	0.16	10			
Provision for loan and lease losses / Average loans and leases	0.40	0.82	21	-0.04	0.24	3	0.07	0.24	22	0	0.28	10			
Provision for loan and lease losses / Net loan and lease losses	84,870.83	487.86	99	1,049.86	130.58	96	-550.50	134.68	1	0	143.18	5			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.70	1.58	9	0.33	0.83	8	0.35	0.90	8	0.29	0.98	6			
Allowance for loan and lease losses / Total loans and leases	0.70	1.55	9	0.33	0.81	8	0.35	0.89	9	0.29	0.96	6			
Allowance for loan and lease losses / Net loans and leases (X)	1,540.33	11.58	99		8.03			7.54		7.84	8.39	66			
Allowance for loan and lease losses / Nonaccrual assets	260.69	299.17	54	3,081.19	218.72	98	5,370.18	214.03	98	1,132.51	178.03	97			
ALLL / 90+ days past due + nonaccrual loans and leases	259.50	244.34	63	2,511.03	151.73	98	3,962.46	160.51	99	1,031.99	136.22	98			
Gross loan and lease losses / Average loans and leases	0	0.34	1	0	0.28	0	0	0.30	0	0.04	0.33	9			
Recoveries / Average loans and leases	0	0.07	3	0	0.08	6	0.01	0.09	8	0	0.09	4			
Net losses / Average loans and leases	0	0.27	3	0	0.21	3	-0.01	0.22	6	0.04	0.24	17			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	13.04	33.98	10	1,344.83	36.22	99	35.88	41.30	57	6.42	33.49	8			
Earnings coverage of net loan and lease losses (X)	1,493.38	22.91	98	-402.93	24.40	2	-112.58	21.75	3	30.89	19.67	79			

Net Loan and Lease Losses By Type

Real estate loans	0	0.04	25	0	0.01	40	0	0.02	40	0	0.02	37			
Real estate loans secured by 1-4 family	0	0.01	55	0	0.01	50	0	0.01	35	0	0.03	28			
Revolving	0	0.01	54	0	0.02	43	0	0.03	37	0	0.09	26			
Closed-end	0	0	59	0	0	57	0	0.01	44	0	0.02	36			
Commercial real estate loans	0	0.07	17	0	0.01	38	0	0.01	47	0	0.01	51			
Construction and land development		0			-0.01			-0.03			-0.02				
1-4 family		0			0			-0.01			0				
Other		0			-0.01			-0.02			-0.01				
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	79			
Nonfarm nonresidential	0	0.11	14	0	0.02	38	0	0.02	35	0	0.03	41			
Owner-occupied	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other	0	0.08	24	0	0.01	40	0	0.01	44	0	0.01	44			
Real estate loans secured by farmland		0.02			0.01			0			0.01				
Commercial and industrial loans	0	0.47	7	-0.01	0.37	3	-0.02	0.31	7	0.06	0.39	20			
Loans to individuals	0.26	1.13	16	0.15	1.17	11	0.23	1.16	17	3.93	1.25	93			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans		0.19			0.08			0.15			0.18				
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23			

BHC Name _____

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	63,376	18,854	2,278	1,414	
90+ days past due loans and leases	130	245	243	243	
Nonaccrual loans and leases	28,362	1,079	684	2,495	
Total past due and nonaccrual loans and leases	91,868	20,178	3,205	4,152	
Restructured 30–89 days past due	76	77	78	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	2	2	13	14	
Total restructured loans and leases	78	79	91	14	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	460	483	503	228	
Other real estate owned	58	58	0	0	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.60	0.39	77	0.19	0.43	22	0.02	0.44	2	0.01	0.47	2			
90+ days past due loans and leases	0	0.12	24	0	0.15	23	0	0.17	17	0	0.20	15			
Nonaccrual loans and leases	0.27	0.66	14	0.01	0.51	1	0.01	0.54	1	0.03	0.63	3			
90+ days past due and nonaccrual loans and leases	0.27	0.85	9	0.01	0.71	1	0.01	0.75	0	0.03	0.88	1			
30–89 days past due restructured	0	0.01	38	0	0.01	32	0	0.02	30	0	0.02	13			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0	0.13	6	0	0.14	9	0	0.16	6	0	0.20	6			
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.60	0.40	77	0.19	0.43	22	0.02	0.44	2	0.01	0.47	2			
90+ days past due assets	0	0.12	22	0	0.15	19	0	0.18	15	0	0.20	14			
Nonaccrual assets	0.27	0.67	14	0.01	0.53	1	0.01	0.57	1	0.03	0.64	3			
30+ days past due and nonaccrual assets	0.86	1.29	34	0.20	1.19	3	0.03	1.26	0	0.04	1.39	1			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.18	0.52	13	0.01	0.44	1	0.01	0.48	1	0.02	0.54	1			
90+ days past due and nonaccrual assets + other real estate owned	0.18	0.55	11	0.01	0.48	1	0.01	0.52	1	0.02	0.59	1			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.18	0.60	12	0.01	0.53	1	0.01	0.60	1	0.02	0.72	2			
Allowance for loan and lease losses	39.16	66.66	24	5.10	115.41	1	3.44	118.28	1	9.64	129.01	2			
Equity capital + allowance for loan and lease losses	1.97	4.97	15	0.13	4.28	2	0.10	4.79	1	0.24	5.78	2			
Tier 1 capital + allowance for loan and lease losses	2.44	6.05	15	0.15	5.65	2	0.12	6.16	1	0.30	7.35	2			
Loans and leases + other real estate owned	0.27	0.97	8	0.02	0.85	1	0.01	0.96	1	0.03	1.15	2			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.05	0.39	8	0.03	0.38	7	0.04	0.42	5	0.03	0.44	4			
90+ days past due	0	0.16	34	0.01	0.16	35	0.01	0.22	29	0.01	0.26	25			
Nonaccrual	0.01	0.76	3	0.02	0.46	4	0.01	0.57	2	0.06	0.69	5			
Commercial and industrial															
30–89 days past due	1.27	0.23	96	0.36	0.31	68	0	0.30	5	0	0.32	6			
90+ days past due	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11			
Nonaccrual	0.59	0.75	43	0	0.83	8	0	0.76	6	0	0.93	6			
Individuals															
30–89 days past due	1.70	0.83	89	1.33	0.83	76	1.31	0.84	78	1.48	0.97	80			
90+ days past due	0.12	0.14	62	0.09	0.17	55	0.08	0.16	54	0.08	0.19	49			
Nonaccrual	0.08	0.28	37	0.09	0.17	50	0.07	0.23	36	0.09	0.24	48			
Depository institution loans															
30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due		0.17			0.24			0.17			0.17				
90+ days past due		0			0			0			0				
Nonaccrual		0.49			0.67			0.75			0.96				
Foreign governments															
30–89 days past due	0	0	50	0	0.07	47	0	0.01	46	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Nonaccrual	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46			
Other loans and leases															
30–89 days past due	0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	2.97	0.65	95	1.01	0.67	79	1.27	0.71	85	0.67	0.74	48			
	90+ days past due	0.12	0.33	64	0.20	0.31	73	0.16	0.46	62	0.14	0.49	58			
	Nonaccrual	0.38	0.89	24	0.74	0.73	57	0.30	0.86	20	1.34	0.97	70			
Revolving	30-89 days past due	4.40	0.48	96	2.95	0.45	99	0	0.50	5	0.49	0.61	47			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	0.44	1.13	35	0.28	1	22	0.90	1.17	63	0.51	1.17	40			
Closed-end	30-89 days past due	2.81	0.65	95	0.79	0.70	66	1.43	0.75	83	0.69	0.79	47			
	90+ days past due	0.13	0.38	65	0.22	0.35	75	0.18	0.53	63	0.16	0.57	59			
	Nonaccrual	0.37	0.87	26	0.79	0.70	60	0.22	0.84	20	1.46	0.96	74			
Junior lien	30-89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0	0.04	6	0	0.04	8	0	0.06	6	0	0.07	8			
Commercial real estate	30-89 days past due	0	0.26	8	0	0.18	9	0	0.17	10	0	0.18	13			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0	0.62	4	0	0.23	10	0	0.28	9	0	0.34	9			
Construction and development	30-89 days past due		0.28			0.28			0.21			0.23				
	90+ days past due		0.01			0.02			0.02			0.03				
	Nonaccrual		0.41			0.20			0.19			0.24				
1-4 family	30-89 days past due		0.03			0.06			0.06			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.03			0.02			0.02			0.03				
Other	30-89 days past due		0.22			0.20			0.13			0.13				
	90+ days past due		0			0.01			0.02			0.02				
	Nonaccrual		0.35			0.17			0.15			0.18				
Multifamily	30-89 days past due	0	0.09	44	0	0.08	38	0	0.10	37	0	0.07	43			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	40	0.01	0.05	47	0.01	0.08	47	0.01	0.10	38			
Nonfarm non-residential	30-89 days past due	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	0	0.80	2	0	0.28	5	0	0.30	5	0	0.38	5			
Owner Occupied	30-89 days past due	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0	0.27	5	0	0.16	7	0	0.17	6	0	0.21	7			
Other	30-89 days past due	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8			
Farmland	30-89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30-89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	9,270	9,270	9,270	9,270	
Retained earnings	1,200,945	1,185,530	1,081,680	988,085	
Accumulated other comprehensive income (AOCI)	46,685	-16,397	-36,323	-10,850	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,256,900	1,178,403	1,054,627	986,505	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	239,853	244,332	247,007	251,876	
Accumulated other comprehensive income-related adjustments	46,686	-16,396	-36,323	-10,850	
Other deductions from common equity tier 1 capital	695	221	194	169	
Subtotal:	969,666	950,246	843,749	745,310	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	969,666	950,246	843,749	745,310	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	142,000	142,000	142,000	142,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	142,000	142,000	142,000	142,000	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	142,000	142,000	142,000	142,000	
Tier 1 Capital	1,111,666	1,092,246	985,749	887,310	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	74,998	36,050	39,797	32,201	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		67	
Tier 2 capital before deductions	74,998	36,050	39,797	32,268	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	74,998	36,050	39,797	32,268	
Exited advanced approach tier 2 capital					
Total capital	1,186,664	1,128,296	1,025,546	919,578	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,299,545	15,234,909	13,796,617	12,867,692	
Less: Deductions from common equity tier 1 capital	240,549	244,553	247,201	252,045	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	16,058,996	14,990,356	13,549,416	12,615,647	
Total risk-weighted assets	8,623,810	7,925,575	7,420,599	6,384,202	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	11.24	12.35	34	11.99	12.11	51	11.37	12.09	44	11.67	12.16	47			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.89	13.08	55	13.78	12.78	73	13.28	12.85	68	13.90	12.95	69			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	13.76	15.23	25	14.24	14.36	59	13.82	14.45	50	14.40	14.63	57			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	6.92	9.13	3	7.29	9.76	5	7.28	9.71	4	7.03	9.53	2			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	330	547	447	574		-39.67	-50.45
Other insurance activities income	330	547	447	574		-39.67	-50.45
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	257,700	151,671	0	0		69.91	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.11	0.41	57	0.16	0.47	61	0.13	0.47	57	0.20	0.55	59			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	21.74	11.03	93	13.48	11.51	56	0	10.22	5	0	9.84	6			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	3,177,701	3,773,000	4,236,344	4,359,986	
Real estate loans	4,923	5,467	6,888	7,805	
Commercial and industrial loans	2,863,854	3,325,834	3,786,014	3,953,857	
Loans to depository institutions and other banks acceptances	159,037	272,486	351,889	377,974	
Loans to foreign governments and institutions	149,887	169,213	91,553	20,350	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	111,187	190,784	91,650	73,964	
Interest-bearing bank balances	43,133	4,744	1,937	2,120	
Total selected foreign assets	3,332,021	3,968,528	4,329,931	4,436,070	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	0	0.64	11		0.29			1.53		0.08	2.12	15			
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Growth Rates															
Net loans and leases	-15.78	-2.40	22	-10.94	22.48	24	-2.84	7.24	33	-12.20	21.19	34			
Total selected assets	-16.04	2.04	22	-8.35	12.40	34	-2.39	3.24	39	-11.66	21.86	32			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	7,600	7,600	7,600	7,600		0.00	0.00
Dividends	7,600	7,600	7,600	7,600		0.00	0.00
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	7,600	7,600	7,600	7,600		0.00	0.00
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	7,600	7,600	7,600	7,600		0.00	0.00
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	0	0	0	0			
Other expenses	2	1	1	1		100.00	100.00
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	2	1	1	1		100.00	100.00
Income (loss) before taxes	7,598	7,599	7,599	7,599		-0.01	-0.01
Applicable income taxes (credit)	0	0	0	0			
Extraordinary items				0			
Income before undistributed income of subsidiaries	7,598	7,599	7,599	7,599		-0.01	-0.01
Equity in undistributed income of subsidiaries	15,272	103,706	93,301	67,824		-85.27	-53.24
Bank subsidiaries	15,272	103,706	93,301	67,824		-85.27	-53.24
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	22,870	111,305	100,900	75,423		-79.45	-43.19
Memoranda							
Bank net income	22,872	111,306	100,901	75,424		-79.45	-43.19
Nonbank net income	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,397,829	99.79	1,319,475	99.79	1,195,843	99.78	1,127,864		5.94	38.88
Common and preferred stock	1,397,829	99.79	1,319,475	99.79	1,195,843	99.78	1,127,864		5.94	38.88
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	0	0	0	0	0	0	0			-100.00
Common and preferred stock	0	0	0	0	0	0	0			-100.00
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	15			-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	2,935	0.21	2,791	0.21	2,648	0.22	2,489		5.16	35.00
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	0	0	0	0	0	0	0			
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,400,764	100.00	1,322,266	100.00	1,198,491	100.00	1,130,368		5.94	38.86
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	1,864	0.13	1,864	0.14	1,864	0.16	1,864		0.00	0.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	1,864	0.13	1,864	0.14	1,864	0.16	1,864		0.00	0.00
Equity Capital	1,398,900	99.87	1,320,402	99.86	1,196,627	99.84	1,128,504		5.95	38.93
Perpetual preferred stock (income surplus)	142,000	10.14	142,000	10.74	142,000	11.85	142,000		0.00	0.00
Common stock	0	0	0	0	0	0	0			
Common surplus	9,270	0.66	9,270	0.70	9,270	0.77	9,270		0.00	0.00
Retained earnings	1,200,945	85.73	1,185,529	89.66	1,081,680	90.25	988,085		1.30	39.15
Accumulated other comprehensive income	46,685	3.33	-16,397	-1.24	-36,323	-3.03	-10,851			
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	1,400,764	100.00	1,322,266	100.00	1,198,491	100.00	1,130,368		5.94	38.86
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	1.66	7.29	10	8.73	9.68	35	8.77	10.40	30	6.89	7.61	43			
Bank net income / Average equity investment in banks	1.67	7.45	10	8.74	10.51	32	8.74	11.19	26	6.88	8.74	35			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			7.10			4.73				
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	100.01	88.16	33	100	82.22	36	100	82.56	35	100	80.64	43			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	0.13	20.06	7	0.14	20.43	7	0.16	20.88	7	0.17	19.94	6			
Total debt / Equity capital	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	99.92	102.81	32	99.93	103.22	34	99.93	103.10	36	99.94	102.10	41			
Total investment in subs / Equity capital	99.92	110.16	21	99.93	111.07	20	99.93	112.48	25	99.94	111.30	28			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.05	0.47	31	-0.01	0.36	33	-0.01	0.35	35	-0.01	0.52	39			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	101.92	136.59	33	101.93	177.68	21	101.92	162.34	24	101.92	141.81	30			
Cash from ops + noncash items + op expense / Op expense + dividend	102.13	147.24	24	102.12	190.27	17	102.13	174.91	17	101.92	148.20	29			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.13	134.08	36	102.12	116.34	38	102.13	103.19	54	101.90	92.33	55			
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54			2,898.75			1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,539.23			1,632.83			1,369.37			1,547.94				
Dividends + interest from subsidiaries / Interest expense + dividends	101.95	150.43	27	101.95	210.80	17	101.93	188.90	19	101.93	172.51	24			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	3.07	35.64	9	14.93	57.11	29	13.53	33.93	30	10.12	24.63	30			
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	31	0	2.64	33	0	2.61	31	0	3.24	28			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	98.12	81.10	70	98.11	57.84	81	98.12	57.26	84	98.12	68.72	77			
Dividends declared / Net income	32.60	42.29	36	6.70	33.08	13	7.39	27.33	17	9.89	31.29	19			
Net income – dividends / Average equity.....	1.12	4.14	16	8.15	6.46	73	8.12	7.33	61	6.21	5.03	62			
Percent of Dividends Paid															
Dividends from bank subsidiaries	101.95	132.17	35	101.95	178.13	28	101.93	157.73	28	101.93	130.71	38			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	101.95	174.85	24	101.95	260.40	15	101.93	215.26	13	101.93	196.35	20			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	33.23	60.28	27	6.83	66.55	11	7.53	60.71	11	10.08	59	13			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	33.23	62.88	24	6.83	69.36	7	7.53	63.43	9	10.08	62.82	13			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	69.76	96	100	67.32	97	100	65.18	93	100	59.17	97			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	100	82.20	93	100	78.80	95	100	74.20	88	100	69.23	94			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt		27.08			28.33			26.53			39.18				